

CALIFORNIA DEPARTMENT OF INSURANCE
2010 Homeowners Insurance Survey
Available Discounts

The following discounts are available from each insurer as indicated below.

Insurance Company	Available Discounts - Part 1					
	Automatic Sprinklers	Automatic EQ Gas Line Shut Off	Claim Free On Renewal	Dead-Bolt Locks	Protective Devices	Earthquake Retrofit
AAA					1% - 4%	
Amco	2% - 5%		2% - 5%		2% - 10%	
American Modern				2%		
American Reliable			5% - 15%		5%	
Amica Mutual	8% - 13%					
Assurant	5%		2%			
Balboa	5%					
California Capital	5% - 10%		5%			
California Casualty	5% and 10%		Up to 15%	5%	Up to 15%	
Century-National			5%			10% - 38%
Chartis	5% or 10%	5%	5% or 10%		3% - 15%	
Chubb/Federal	10%	5%				19%
Civil Service Employees					see footnotes	
CSAA			0 - 10%			
Empire Fire and Marine			5% - 10%			
Encompass	8% - 13%				0 - 33%	
Farmers/Mid-Century	varies	varies	varies			
Fidelity National	5% - 10%		5% - 15%		See footnotes	
Fireman's Fund	10%	5%			2% - 30%	
First American Specialty	8%				2% - 13%	
Foremost						
GeoVera						10%
Grange						
Hartford Casualty	8% or 13%		5% - 13.5%	2%	2% - 20%	
Homesite	10%		0 - 15%		0 - 20%	
Horace Mann						
IDS Property Casualty	5%			1%	1% - 15%	
Kemper	5% - 13%			3%	2% - 13%	
Liberty Mutual Fire	8% - 13%		15%	6%	1% - 17%	
Mercury						
Metropolitan Direct	5% - 10%		5% - 15%		5% - 15%	
Nationwide	2% - 5%		12% - 44%		2-10%	
Oregon Mutual	6% or 10%				See footnotes	See footnotes
Pacific Property And Casualty	5% - 10%		14% - 19%			
Pacific Select						

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Pacific Specialty						
Safeco	4% - 7%					
Sequoia	5% - 10%				5% - 7%	10%
State Farm	5% - 10%		9% - 24%		0.02	
Tokio Marine	see footnotes			5%	see footnotes	
Topa						
Tower Select	8% - 13%			2%	2% to 15%	4%
Travelers	Available		Available	Available	Available	5%
Unigard	8% or 13%		15%	3%	2% - 13%	10%
USAA	8%					
Wawanesa						
Western Mutual/Residence						

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The following discounts are available from each insurer as indicated below.

Insurance Company	Available Discounts - Part 2					
	Fire Resistive Roof	Gated Community	Multi-Policy (Auto also insured with Co.)	New Home Credit	Persistency/ Renewal	Senior Credit
AAA	9% -15%		10% - 20%	4% - 38%		3% - 12%
Amco	3%	5%	5% - 25%	0 - 35%	0 - 14%	2% - 5%
American Modern				8%		
American Reliable		5%	10%	30%		
Amica Mutual			10%	25%		
Assurant		5%		20%		
Balboa		3%	10%	2% - 10%		5%
California Capital	10%	5%	10%	2% - 25%	5% - 10%	5%
California Casualty	15%		5% and 10%	2% - 38%	2%	5%
Century-National		2%	5%	2% - 20%		
Chartis		5%	5% - 25%	2% - 25%	5% - 10%	
Chubb/Federal		10%	10%	3% - 21%		
Civil Service Employees	5% tile roof	3%	10%	up to -33%	up to 5%	
CSAA			-11% to 32%		0 - 10%	10%
Empire Fire and Marine		5%		5% - 34%		
Encompass		2% - 10%	15%	0 - 28%		
Farmers/Mid-Century			15%	varies		varies
Fidelity National			20%	5% - 10%		
Fireman's Fund		5%		2% - 20%	2%	
First American Specialty			10%	2% - 35%		
Foremost				\$25		10%
GeoVera						
Grange						
Hartford Casualty	3%		20%	0.2% - 34%		5%
Homesite	5%		20%	30%		10%
Horace Mann			10%	2% - 25%		
IDS Property Casualty			10% - 15%	-6% - 40%		5%
Kemper			15%	Up to 25%		5%
Liberty Mutual Fire		10%	7.5%	3% - 27%		
Mercury	Up to 10%	10%	15%	Up to 20%	Up to 15%	
Metropolitan Direct		5%	10% - 25%	35%		10%
Nationwide		5%	10% - 20%	2% - 44%	5% - 10%	1% - 21%
Oregon Mutual			15%	see footnotes	5% or 10%	
Pacific Property And Casualty		5%		1% - 47%		5% - 10%
Pacific Select						

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	Fire Resistive Roof	Gated Community	Multi-Policy (Auto also insured with Co.)	New Home Credit	Persistency/ Renewal	Senior Credit
Pacific Specialty		5%	15%	0 - 30%		
Safeco			15%	2% - 30%		
Sequoia				up to 28%	5% - 10%	5%
State Farm			22%	2% - 42%		
Tokio Marine		see footnotes			5%	2%
Topa				10%		
Tower Select	2%	5% to 10%	10%	25%		
Travelers			Available	Available		Age rating applies
Unigard	5%	5%	15%	3% -30%		
USAA				2% - 20%		
Wawanesa				2% - 10%		10%
Western Mutual/Residence		10%		4% - 25%		